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**State:** Arkansas **Filing Company:** United of Omaha Life Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.001 Plan A 2010  
**Product Name:** Medicare Supplement Advertising - AFN44802\_UOO  
**Project Name/Number:** Medicare Supplement Advertising /AFN44802\_UOO

## Filing at a Glance

Company: United of Omaha Life Insurance Company  
Product Name: Medicare Supplement Advertising - AFN44802\_UOO  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.001 Plan A 2010  
Filing Type: Advertisement  
Date Submitted: 08/10/2012  
SERFF Tr Num: MUTM-128629964  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: KELLY KRUMWIED

Implementation  
Date Requested:  
Author(s): Melanie Worth, Kelly Krumwied  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 08/10/2012  
Disposition Status: Filed-Closed  
Implementation Date:

State Filing Description:

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## General Information

Project Name: Medicare Supplement Advertising  
Project Number: AFN44802\_UOO  
Requested Filing Mode:  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 08/10/2012  
State Status Changed: 08/10/2012  
Created By: Kelly Krumwied  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Kelly Krumwied

Filing Description:

NAIC #: 261-69868  
FEIN #: 47-0322111  
United of Omaha Life Insurance Company  
Medicare Supplement Advertising  
Webpage: AFN44802\_UOO

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division  
For Questions, please contact Melanie Worth  
Phone: 402-351-4260; Fax: 402-351-5298  
E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)

kk

## Company and Contact

### Filing Contact Information

Melanie Worth, Product & Advertising Compliance Analyst	<a href="mailto:melanie.worth@mutualofomaha.com">melanie.worth@mutualofomaha.com</a>
Mutual of Omaha	402-351-4260 [Phone]
Mutual of Omaha Plaza	402-351-5298 [FAX]
Omaha, NE 68175	

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**Filing Company Information**

United of Omaha Life Insurance  
Company  
Mutual of Omaha Plaza  
Omaha, NE 68175  
(402) 351-6910 ext. [Phone]

CoCode: 69868  
Group Code: 261  
Group Name:  
FEIN Number: 47-0322111

State of Domicile: Nebraska  
Company Type: Life  
Insurance  
State ID Number:

**Filing Fees**

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

Company	Amount	Date Processed	Transaction #
United of Omaha Life Insurance Company	\$50.00	08/10/2012	61583184

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/10/2012	08/10/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	United of Omaha Life Insurance Company
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## Disposition

Disposition Date: 08/10/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed-Closed	Yes
Form	Webpage	Filed-Closed	Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	United of Omaha Life Insurance Company
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## Form Schedule

Lead Form Number: AFN44802_UOO							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 08/10/2012	AFN44802_UO O	ADV	Webpage	Initial:	0.000	AFN44802_UOO (brackets).pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

MUTUAL of OMAHA



Request your free booklet and learn more about Medicare supplement insurance from **United of Omaha Life Insurance Company.**

First Name Last Name

Address

City

State

ZIP

- -

E-mail

Age

Current Customer? ☐ Yes ☒ No

Media Code

where is this?

Comments or questions?

Send Request

This is a solicitation of insurance. By responding, you are requesting to have an insurance agent! contact you by telephone to provide additional information.

## Looking for Medicare Supplement?

Help protect yourself from the expenses Medicare may not pay, and:

- Choose your own health care providers – no referrals needed
- Competitive rates - United of Omaha Life Insurance Company's rates, service and benefits paying put you, the customer, first
- Know you're dealing with a stable and secure company



Request your free copy of **A Guide to Health Insurance for People with Medicare** by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.



Free

or Call Toll-Free  
**(800) 931-7188**

[mutualofomaha.com](http://mutualofomaha.com) [Privacy Policy](#) [Terms of Use](#)

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Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program.

THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSE WHICH MEDICARE DOES NOT COVER.

Medicare supplement insurance policy forms UM20, UM21, UM22, UM23, UM24, UM30 or state equivalent ( in NC, UM20-21719NC, UM23-21720NC, UM24-21721NC, UM30-22567NC; in OK, UM20-21746, UM23-21747, UM24-21748, UM30-22579; in OR, UM20-21610, UM23-21613, UM24-21614, UM30-22543; in WA, UM20-24075, UM23-24076, UM24-24077; in WI, UM25-21678) are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175 . United of Omaha Life Insurance Company is licensed nationwide except in NY. This insurance has exclusions and limitations. Your Medicare supplement insurance policy will not pay for any expense incurred before your policy date; hospital or skilled nursing facility confinement incurred during Medicare Part A benefit period that begins while this policy is not in force; services for which no charge is made when there is no insurance; services for non-Medicare eligible expenses; or any expense paid for by Medicare or under other Medicare supplement insurance policy. In some states, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement policy (all Plans in ME) regardless of your age. In NC, premiums are based on attained age, which means they will increase each year until age 90. Premiums may also change based on your class.

<sup>1</sup>Washington Residents: All references to "agent" should be replaced with "producer"

AFN44802\_UOO

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Memorandum of Variability	Filed-Closed	08/10/2012
Comments:			
Attachment(s):			
AFN44802_UOO (MoV).pdf			



## VARIABLE MATERIAL FOR ADVERTISING FORM

### AFN44802\_UOO

The following information in the aforementioned advertisement is bracketed to denote variable material.

SECTION/LOCATION	EXPLANATION
<b>1) Form Header:</b> On the left side of the page. Above where the customer would fill in their information.	<p>The header will be one of the phrases listed below:</p> <ol style="list-style-type: none"> <li>1. Keep the doctors you know and trust with Medicare supplement coverage from United of Omaha Life Insurance Company. Start Now!</li> <li>2. Help secure your retirement with Medicare supplement coverage from United of Omaha Life Insurance Company. Start Now!</li> <li>3. Affordable Medicare supplement coverage for [state] residents from United of Omaha Life Insurance Company. Start Now!</li> <li>4. Request your free booklet and learn more about Medicare supplement insurance from United of Omaha Life Insurance Company.</li> <li>5. Enhance your Medicare protection with Medicare supplement coverage from United of Omaha Life Insurance Company. Start Now!</li> <li>6. Learn more about your Medicare supplement options from United of Omaha Life Insurance Company. Start Now!</li> <li>7. Get the right Medicare supplement plan for your needs from United of Omaha Life Insurance Company. Start Now!</li> <li>8. Understand your Medicare supplement options from United of Omaha Life Insurance Company. Contact us Now!</li> </ol>
<b>2) “Currently a customer” :</b> located toward bottom within customer fill in box	<p>This variable field will either be:</p> <ol style="list-style-type: none"> <li>1. Left in to test response of this question with the default on “No”, or</li> <li>2. Will not show if not testing this response</li> </ol>
<b>3) Media Code:</b> located toward the bottom of the customer fill in box, above “comments or questions?”	<p>This internal tracking mechanism will either be:</p> <ol style="list-style-type: none"> <li>1. Left in if this page is brought up by the website listed on a Direct Mail marketing campaign ad, or</li> <li>2. Will not appear if this page is brought up during a consumer web search</li> </ol>
<b>4) “Send Request” button:</b> bottom of customer fill in box, below “comments or questions?” section	<p>This button will read one of the following:</p> <ol style="list-style-type: none"> <li>1. Send Request</li> <li>2. Take the next step</li> <li>3. Ready to get started?</li> <li>4. Ask about insurance today</li> <li>5. Request more info.</li> <li>6. Contact Us</li> <li>7. Send Questions or Comments</li> <li>8. Start Now</li> <li>9. Request a Quote</li> <li>10. Get Your Free Quote</li> <li>11. Get Started Now</li> <li>12. Connect with Us</li> </ol>

<p><b>5) HEADLINE:</b> Center of the page next to the picture.</p>	<p>The headline will be one of the phrases listed below:</p> <ol style="list-style-type: none"> <li>1. Looking for Medicare Supplement?</li> <li>2. Looking for Medigap coverage? (will not use in MT)</li> <li>3. Turning 65 soon?</li> <li>4. Looking for affordable Medicare supplement rates in [state]?</li> <li>5. Learn more about your Medicare supplement options</li> <li>6. Enhance your Medicare protection</li> <li>7. Supplement your Medicare protection</li> <li>8. Find the right Medicare supplement plan for you</li> <li>9. The right Medicare supplement plan for your needs</li> <li>10. Learn more about your Medicare supplement options</li> <li>11. Boost your Medicare protection</li> </ol>
<p><b>6) SUB-HEADLINE:</b> Center of page, under the Headline.</p>	<p>The sub-headings will be one of the following:</p> <ol style="list-style-type: none"> <li>1. Help protect yourself from the expenses Medicare may not pay, and:</li> <li>2. Consider these Medicare supplement benefits:</li> <li>3. We offer you competitive rates and:</li> <li>4. With a Medicare supplement policy from United of Omaha Life Insurance Company you can:</li> <li>5. Why choose United of Omaha Life Insurance Company:</li> <li>6. United of Omaha offers Medicare supplement coverage for [state] residents.</li> <li>7. Medicare supplement coverage from United of Omaha can help secure your retirement and:</li> <li>8. With Medicare supplement coverage from United of Omaha</li> </ol>
<p><b>7) BULLETS:</b> Center of page, under the sub-headline.</p>	<p>The Bullets will have approximately three listed at a time and will be tested between the following:</p> <p>If options <b>1 or 2</b> are used from variable field # 6) above:</p> <ol style="list-style-type: none"> <li>1. You choose the plan that best meets your needs</li> <li>2. Coverage wherever you travel in the U.S.</li> <li>3. Freedom – You can choose your own doctors</li> <li>4. Choice – You choose the plan that best meets your needs</li> <li>5. Flexibility – Coverage wherever you travel in the U.S.</li> <li>6. Keep your own doctors and health care providers</li> <li>7. Guaranteed renewable coverage</li> <li>8. Choose your own health care providers – no referrals needed</li> </ol> <p>If options <b>3-8</b> are used from variable field #6) above:</p> <ol style="list-style-type: none"> <li>9. Virtually no claim forms to file</li> <li>10. Conserve your budget with affordable rates</li> <li>11. Coverage from a secure company that knows Medicare</li> <li>12. We offer a variety of Medicare Supplement plan options</li> <li>13. Competitive rates – United of Omaha Life Insurance Company’s rates, service and benefits paying put you, the customer, first</li> <li>14. Know you’re dealing with a stable and secure company</li> </ol>
<p><b>8) Image/picture:</b> right side of page</p>	<p>This image is variable for the opportunity to apply other Brand approved images depending on the demographic for this page.</p>

<p><b>9) Guide Language:</b> lower, center of page and to the left of the Guide image.</p>	<p>This language will be next to the picture of, “A Guide to Health Insurance for People with Medicare” booklet, one of the following will be used:</p> <ol style="list-style-type: none"> <li>1. Request your free copy of <b>A Guide to Health Insurance for People with Medicare</b> by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.</li> <li>2. Learn more about Medigap coverage – with your free copy of <b>A Guide to Health Insurance for People with Medicare</b> by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.</li> <li>3. Request your free Medicare supplement information today!</li> <li>4. Learn more! Receive your free copy of <b>A Guide to Health Insurance for People with Medicare</b> by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.</li> <li>5. Request your free guide to help you with your Medicare supplement decision.</li> </ol>
<p><b>10)</b> Image of the “<b>A Guide to Health Insurance for People with Medicare</b>” book – Lower center section.</p>	<p>This picture will be updated when the book is updated.</p>
<p><b>11) “or Call Toll-Free...”:</b> Lower right, below picture</p>	<p>One of the following will be used:</p> <ol style="list-style-type: none"> <li>1. Questions? Call [(800) 931-7188]</li> <li>2. Call Toll-Free [(800) 931-7188]</li> <li>3. Questions? Call [(800) 931-7188], Current Customer?</li> <li>4. Call [(800) 931-7188] to schedule an appointment</li> <li>5. Or Call Toll-Free [(800) 931-7188]</li> </ol>